RECORDING REQUESTED BY:

Provident Funding Associates, L.P. 1235 N. Dutton Avenue, Suite E Santa Rosa, CA 95401

GARDNERVILLE, NV 89460

WHEN RECORDED MAIL TO: Mail Tax Statements To: APN: 1220-22-310-192 JOSEPH D. COATES, SHARON LYNN COATES, **681 ANN WAY**

2004 FEB 18 PM 12: 28

WERNER CHRISTEN RECORDER

PAID K 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Loan # 3711110095

Parcel# 1220-22-310-192

Property: 681 ANN WAY, GARDNERVILLE, 89410

WHEREAS, JOSEPH D. COATES, SHARON LYNN COATES, HUSBAND AND WIFE, was the original Trustor, STEWART TITLE OF DOUGLAS COUNTY was the original Trustee and Mortgage Electronic Registration System, Inc. ("MERS"), as nominee for Provident Funding Associates, L.P., (Beneficiary) under that Deed of Trust dated 12/19/2001 in the amount of \$150,300.00, and recorded on 1/2/2002 as Instrument No. 0531394 in Book 0102, Page 0051-0064, of the Official Records of DOUGLAS county, NV, and

WHEREAS, MERS as nominee for Provident Funding Associates, L.P. desires to substitute Provident Funding Associates, L.P., a California limited Partnership, as the new Trustee under said Deed of Trust; and

WHEREAS, STEWART TITLE OF DOUGLAS COUNTY, as Trustee under the Deed of Trust desires to reconvey

NOW, THEREFORE:

MERS does herby substitute Provident Funding Associates, L.P., a California limited Partnership, as the Trustee under the Deed of Trust.

Provident Funding Associates, L.P., a California limited Partnership, as Trustee, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate held by in thereunder.

Dated 2/10/2004

Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Associates, L.P.

Provident Funding Associates, L.P., a California limited

SUSAN TAMBOURY Comm. # 1382349 NOTARY PUBLIC - CALIFORNIA

County of Sanoma

Partnership

Name: Jack Mullin

Title: Assistant Secretary

By: (Name: Jack Mullin

Title: Assistant Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On 2/10/2004 before me Susan Tamboury personally appeared Jack Mullin, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his /her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed this instrument.

WITNESS my hand and official seal.

Susan Tamboury, California Notary Public

My Commission Expires: 10/29/2006

Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401

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